

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the **PATENT APPLICATION** of:

Stephen Arthur Brown

**Application No.:** Not Yet Known

Our File: WAT-PT005

**Filed:** Not Yet Known

Date: April 6, 2006

International Appln No.: PCT/AU2004/001355

For: A CONSUMER CREDIT FINANCE  
CASHFLOW FUNDING SYSTEM

Group: Not Yet Known

Examiner: Not Yet Known

**INFORMATION DISCLOSURE STATEMENT**

Mail Stop PCT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Further to Applicant's Duty of Disclosure pursuant to 37 C.F.R. §1.56, Applicant wishes to bring to the Examiner's attention the material cited on the enclosed PTO-1449 form. Copies of the cited documents are enclosed.

Pursuant to 37 C.F.R. §1.98(a)(2)(ii), copies of the cited U.S. publications and/or patent documents have not been included. Copies of all other cited documents are enclosed.

Also enclosed is a copy of the International Search Report which cited the references as category "X", document of particular relevance.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.A./

It is respectfully requested that the Examiner consider these documents and return an initialed copy of the PTO-1449 form indicating his consideration of the cited materials.

Respectfully submitted,

Stephen Arthur Brown

By   
Robert J. Ballarini  
Registration No. 48,684  
(215) 568-6400

Volpe and Koenig, P.C.  
United Plaza, Suite 1600  
30 South 17th Street  
Philadelphia, PA 19103

RJB/pp  
Enclosures (6)

10/574986

APR 06 2006

FORM PTO-1449  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (Use several sheets if necessary)	ATTY. DOCKET NO. WAT-PT005	SERIAL NO. Not Yet Known
	APPLICANT Stephen Arthur Brown	
	FILING DATE Not Yet Known	GROUP Not Yet Known

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	6,587,841	07/2003	DeFrancesco et al.			
	AB	2002/0082985	06/2002	Mackay			

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AC	WO 2000/033158	06/2000	PCT				
	AD	WO 2002/031740	04/2002	PCT				
	AE	WO 2004/051394	06/2004	PCT				
	AF	EP 1 207 479	05/2002	EP				

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER /Barbara Amelunxen/	DATE CONSIDERED 09/29/2008
---------------------------------	-------------------------------

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of the citation in the communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.A./